# **BASICS OF FAIR HOUSING**

## WHAT IS FAIR HOUSING?

The federal Fair Housing Act prohibits discrimination in housing-related transactions because of race, color, religion, national origin, sex, disability or familial status.

The Fair Housing Act applies to a wide variety of housing transactions, including rentals, sales, home mortgages, appraisals and homeowners' insurance. Landlords, real estate agents, lenders, insurance companies, and condominium, cooperative and homeowners' associations must not discriminate because of an individual's membership in one of the protected classes.

## WHAT ARE THE PROTECTED CLASSES?

Race

•National Origin •Familial Status •Sex (including gender identity and sexual orientation)

ColorReligion

Disability









## **WORDS TO KNOW**

**Familial Status** - Familial status is the presence of children under 18 in the household. This includes pregnant women and persons in the process of adopting or securing custody of a child/children.

**Disability** - Disability is a physical or mental impairment which substantially limits one or more major life activities such as caring for one's self, performing manual tasks, walking, seeing, hearing, speaking, breathing, learning and working.

**Reasonable Accommodation** - A change, exception or adjustment to a rule, policy, practice, or service that may be necessary for a person with a disability to have an equal opportunity to use and enjoy a dwelling, including its public and common use space.

**Reasonable Modification** – A structural change made to existing premises occupied or to be occupied by a person with a disability so that he or she can fully use and enjoy the premises.

**Limited English Proficiency (LEP)** – Having a limited ability to read, speak, write or understand English. LEP individuals may be covered under the protected classes of national origin and/or race.

## SIGNS OF POSSIBLE DISCRIMINATION

- The availability of a rental unit or house changed between phone contact and an in-person visit.
- The housing provider refused to sell, rent, or show available housing or charged a higher security deposit.
- Advertisements expressed a preference for singles or couples but the community does not qualify as housing for older persons.
- Families with children or persons with disabilities were limited or steered to certain buildings or to the first floor.
- The housing provider:
  - Failed or delayed making repairs or maintaining the property
  - Limited the use of services or facilities
  - Refused to make a reasonable accommodation or allow a reasonable modification for a person with a disability
  - Refused to provide translation services for an LEP individual

To file a formal fair housing complaint or for housing discrimination inquiries, counseling, or referrals, contact:

U.S. Department of Housing and Urban Development (HUD)

Fair Housing and Equal Opportunity

Phone: 1-800-669-9777 (Voice)

Phone: 1-800-877-8339 (TTY Federal Relay Service)

ComplaintsOffice06@hud.gov Bit.ly/FairHousing-Complaint